



Order Filed on August 14, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)
JAMES J. CERBONE, ESQUIRE - 4036
1704 Maxwell Drive
Suite 206
Wall NJ 07719
(732) 681-6800
Attorney for Debtor

In Re:
Carrie & Alan Houghton

Case No.: 24-16085
Chapter: 13
Judge: CMG

ORDER GRANTING SUPPLEMENTAL CHAPTER 13 FEES

The relief set forth on the following page is **ORDERED**.

DATED: August 14, 2025


Honorable Christine M. Gravelle, Chief Judge
United States Bankruptcy Judge

The applicant having certified that legal work supplemental to basic chapter 13 services has been rendered, and no objections having been raised, it is:

ORDERED that James J. Cerbone, Esq., the applicant, is allowed a fee of \$ 968.75 for services rendered and expenses in the amount of \$ 0 for a total of \$ 968.75 . The allowance is payable:

☒ through the Chapter 13 plan as an administrative priority.

☐ outside the plan.

The debtor's monthly plan is modified to require a payment of \$ _____ per month for _____ months to allow for payment of the above fee.

In re:
Alan Houghton
Carrie Houghton
Debtors

Case No. 24-16085-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 14, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Alan Houghton, Carrie Houghton, 137 Richard Street, Brick, NJ 08724-3684

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor CAPITAL ONE N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor DISCOVER BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC eholdren@hillwallack.com, hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com;kgardiner@HillWallack.com
James J. Cerbone	on behalf of Debtor Alan Houghton jamescerboneesq@gmail.com 23855@notices.nextchapterbk.com

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James J. Cerbone

on behalf of Joint Debtor Carrie Houghton jamescerboneesq@gmail.com 23855@notices.nextchapterbk.com

Matthew K. Fissel

on behalf of Creditor CAPITAL ONE N.A. bkgroup@kmlawgroup.com, matthew.fissel@brockandscott.com

Sherri R. Dicks

on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC sdicks@raslg.com, shrdlaw@hotmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Mercedes-Benz Vehicle Trust successor in interest to Daimler Trust wcraig@egalawfirm.com
mortoncraigecef@gmail.com;alapinski@egalawfirm.com

William E. Craig

on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial wcraig@egalawfirm.com,
mortoncraigecef@gmail.com;alapinski@egalawfirm.com

TOTAL: 11